



Coronavirus: Important information about our travel insurance cover

Foreign, Commonwealth and Development Office travel advice

Our policies will not provide any cover whilst the Foreign, Commonwealth and Development Office (FCDO) are advising against all but essential travel. In the present circumstances as the FCDO advice on foreign travel is susceptible to rapid and significant change, we strongly recommend that you visit the FCDO website <https://www.gov.uk/foreign-travel-advice> to check the up to date advice against your actual or potential travel plans before purchasing travel insurance.

Coronavirus/Covid-19 Information

Our policies were not designed to cover known or publicly announced events. As such, for policies issued after 17th March 2020, except for Medical and Repatriation Expenses, there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.

Am I covered for cancellation due to the coronavirus update?

There is **no cover** under this policy for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

If the FCDO has advised against all, or all but essential travel, you should contact your travel provider. In this situation they have an obligation to provide you with a full refund or alternative holiday. If you are not due to travel for a few months your tour operator may choose to wait to see if anything changes before offering you a refund or alternative arrangements.

Am I covered for Emergency Medical Treatment & Repatriation if I contract Coronavirus abroad?

Yes. If you catch Coronavirus or require medical treatment whilst away, then yes cover will be in place for emergency and necessary treatment including repatriation to the UK so long as you have not travelled against FCDO advice.

Customers who are away and whose insurance is due to expire:

I am abroad and my amended flight home is after my policy end date?

If your flight has been amended by your flight company due to the recent events, you must take the first available flight home and the policy will automatically extend to cover you until your return. If you choose not to take the first available flight home there will be no extension to cover.

I am abroad and I don't want to come back to the UK?

Unfortunately, if your policy is due to expire and you are choosing to remain overseas, then we are unable to extend cover for you.

Change of dates for re-arranged trips:

If your travel arrangements have been suspended or changed to an alternative date, please contact us regarding your insurance cover.

Cancellation of Package Holiday Arrangements:

If you booked via a travel agent or tour operator or have booked more than one thing, that must include; Flight, Accommodation, Transfer then the trip is considered as packaged and the below applies.

Trips cancelled due to FCDO advice would therefore fall within the remit of Package Travel Regulations and be eligible for a refund from your travel organiser.

Trips where access is restricted or public life is subject to significant limitations (closures of tourist attraction etc..) should give passengers the right to cancel their trip with refund via Package Travel Regulations.

If passengers have a medical condition for which exposure to the COVID-19 is particularly dangerous, current advice is they should have the right to cancel their package travel contract if the risk of contamination with COVID-19 at the travel destination or its immediate vicinity is declared high by the competent authorities.

<https://www.legislation.gov.uk/ukxi/2018/634/regulation/1/made>

<https://www.which.co.uk/consumer-rights/regulation/package-travel-regulations>

<https://www.abtot.com/regulation/civil-aviation-authority-caa-atol/>

<https://www.abta.com/news/coronavirus-outbreak>

Cancellation of Flights and Air Passenger Rights:

Flight companies are regulated by the Civil Aviation Authority. If your flight operator cancels or can't fulfil your flight then there is protection available under the 'Montreal Convention'.

Flight cancellations by the airline need to be claimed directly from them.

<https://www.caa.co.uk/Passengers/Resolving-travel-problems/How-the-CAA-can-help/Consumer-protection-law/>

Where to find more information

<https://www.abta.com/news/coronavirus-outbreak>

<https://www.gov.uk/foreign-travel-advice>

<https://www.gov.uk/guidance/travel-advice-novel-coronavirus>

Annual Multi-trip Insurance Policies

Frequently asked questions

Q: I have an annual multi trip policy that I now won't use because I don't intend to travel before it expires, can I cancel my policy and get a refund?

A: You have 14 days from the date your policy started to cancel your policy and receive a full refund as long as you have not travelled or made a claim on your policy. If you want to cancel your policy after the 14 day period, please call us on 0203 873 6718 to discuss your circumstances.

Q: I have an annual multi trip policy that I now cannot use because of the travel restrictions in place, however I have a trip booked in the future, should I cancel my policy now, and take one out nearer the time of the trip?

A: Your policy provides cover if you need to cancel your trip for reasons as outlined in your policy wording. If you have a trip booked for a future date then you should not cancel your policy as this will mean you will no longer have cancellation cover for that trip.